

**THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION**

IN RE:	Yolanda Modacure)	CASE NO.: 13-82806-JAC-13
	xxx-xx-0627)	
)	
)	CHAPTER: 13
)	
	DEBTOR.)	

AMENDMENT TO PLAN

COMES NOW, the Debtor by and through her attorney, Jeffrey B. Irby and moves to amend her Plan, reflecting corrected information, by substituting the attached Plan for the one previously filed.

Respectfully submitted,

/s/: Yolanda Modacure
Yolanda Modacure

/s/: Jeffrey B. Irby
Jeffrey B. Irby
Attorney for Debtor
JEFFREY B. IRBY, P.C.
229 East Side Square
Huntsville, AL 35801
Phone: (256) 517-1505
Fax: (256) 517-1521

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing pleading upon **Linda Gore, Chapter 13 Trustee and all creditors on the attached matrix**, by depositing a copy of the same in the United States mail properly addressed and first class postage prepaid on this the 27th day of December 2013.

/s/: Jeffrey B. Irby
Jeffrey B. Irby

Amended Chapter 13 Plan

Case No.: 13-82806Debtor(s): Yolanda Modacure SS#: xxx-xx-0627 Net Monthly Earnings: \$ 1659.05SS#: _____ Number of Dependents: 3

I. Plan Payments:

() Debtor(s) proposes to pay a periodic payment of \$ _____ I weekly I biweekly I semi-monthly **X** monthly into the plan; or
 (**X**) Payroll deduction order: To Willowbrook for \$ 250.00 **X** monthly.

Length of plan is approximately 60 months, and the total debt to be paid through the plan is approximately \$ 15000.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
NA			*

B. Total Attorney Fee: \$ 2250.00 ; \$ 57.00 paid pre-petition; \$ 2193.00 to be paid at confirmation and \$ _____ per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment to be Paid (check box)	Regular Payments to Begin: Month/Year	Arrears to be Paid by Trustee	Months Included in Arrearage Amt.	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
NA		X by Trustee X by Debtor					

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payment	Fixed Payment to Begin: (Month/Year)
Titlemax	\$18.00	\$2011.07	\$2000.00	\$11.07	2005 Ford Taurus	5.25%	\$90.00	*
Titlemax	\$8.00	\$944.61	\$944.61	NA	95 Chevy Suburban	5.25%	\$25.00	*
RFCU		\$2559.50	\$2559.50	NA	Credit card to be secure status to protect co-debtor	17.500%	\$90.00	*

III. Other debts (**not shown in 1 or 2 above**) which Debtor(s) proposes to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
Titlemax	\$1189.00	\$137.00	1995 Ford Crown vic	Son pays & drive

IV. Special Provisions

X This is an amended plan replacing plan dated September 11, 2013**X** This plan proposes to pay unsecured creditors pro rata%.X Other provisions **1.** All creditors being paid non-plan direct are hereby granted limited relief to continue to send monthly invoice, statements and payment requests to facilitate these monthly maintenance payments.**2.** Payments by the Trustee-Pursuant to 11 U.S.C. 1326(b), from money received, the Trustee shall first pay 507(a)(2) cost and then the remainder of the attorneys fee. When these costs have been paid, the Trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims being sub-classed. The remaining monies received by the trustee shall then be distributed pro rata to properly filed unsecured claims.**3.** All secured claims shall be paid as noted in Section 1 or until said claim is paid in full. Claims distribution will be subject to modification after bar date review.**4.** From the Plan payments received, the Trustee shall first pay any administrative costs, except attorney fees. From the remaining balance, the required adequate protection payment(s) shall be paid at the earliest times possible, with the balance going toward paying attorney fees until paid in full. When these cost have been Paid, the Trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims being sub-classed. The remaining monies received by the trustee shall then be distributed pro rata to properly filed unsecured claims. **5.** Filing fee to be paid thru the Plan. **6.** Student loans are to be paid direct, deferred as economic hardship.. **7.** Debtor surrenders Kirby vac to United Consumer for the debt.

Name/Address/Telephone/Attorney for Debtor(s):

Dated: 12/27/2013

Jeffrey B. Irby
 229 East Side Sq
 Huntsville, AL 35801
 256-517-1505 fax 256-517-1521

/s/ Yolanda Modacure

Signature of Debtor

Label Matrix for local noticing
1126-8
Case 13-82806-JAC13
NORTHERN DISTRICT OF ALABAMA
Decatur
Fri Dec 27 15:52:06 CST 2013

U. S. Bankruptcy Court
400 Well Street
P. O. Box 2775
Decatur, AL 35602-2775

REDSTONE FEDERAL CREDIT UNION
220 Wynn Dr
HUNTSVILLE, AL 35801

United Consumer Financial Services
Bass & Associates, P.C.
3936 E. Ft. Lowell Rd., Suite 200
Tucson, AZ 85712-1083

Advance America
200 Oakwood Avenue, NE, Ste T
Huntsville, AL 35811-1962

Allian Coll
600 W Main St Ste A
Tupelo, MS 38804-3733

Always Money fkn The Money Store
1803B University Drive
Huntsville, AL 35801-5744

American InfoSource LP as agent for
T Mobile/T-Mobile USA Inc
PO Box 248848
Oklahoma City, OK 73124-8848

Bioimaging of Huntsville, Inc.
528 Madison Street
Huntsville, AL 35801-4205

CHECK N GO
2207-A UNIVERSITY DRIVE
HUNTSVILLE, AL 35816-3331

CNR Investment
451 Lanier Road
Madison, AL 35758-1865

Check N Go
700 Pratt Ave
Huntsville, AL 35801

Check N Go
Collections Department
4540 Cooper Rd Ste 305
Cincinnati Ohio 45242-5649

Convergent Outsourcing Inc
Po Box 9004
Renton WA 98057-9004

Credit & Collection Recovery Services,
401 4th Ave
Jasper, AL 35501-3705

Credit Central
700 E North St Ste 15
Greenville, SC 29601-3013

Credit Collections Svc
PO Box 773
Needham, MA 02494-0918

Crestwood Medical Center
c/o PASI
PO Box 188
Brentwood, TN 37024-0188

Emergency Medical Associates
Credit & Collection Recovery Svcs
401 4th Ave
Jasper, AL 35501-3705

Eye Center
401 Meridian Street
Huntsville, AL 35801-4720

First Point Collection Resource
225 Commerce Place
Greensboro, NC 27401-2426

Fox Collection Center
PO Box 528
Goodlettsville, TN 37070-0528

Franklin Collection Sv
2978 W Jackson St
Tupelo, MS 38801-6731

Golds Gym
7900 Bialeay Cove Rd
Ste 10
Huntsville, AL 35802-3353

Holloway
P O Box 27
Huntsville, AL 35804-0027

Huntsville Hosp c/o Franklin Coll Svc
PO Box 3910
Tupelo, MS 38803-3910

KIRBY VACUUM
1229 PUTNAM DR NW
HUNTSVILLE, AL 35810-0000

Kirby
865 Bassett Road
Westlake OH 44145-1142

LVNV Funding LLC assignee of
MCI Communications Services Inc
Resurgent Capital Services
PO Box 10587
Greenville SC 29603-0587

MHC
4040 Memorial Pkwy
Huntsville, AL 35802-4364

Mcb Collection Service/Medical Data Syst
2150 15th Ave
Vero Beach, FL 32960-3436

Metaglssl/ Money Power Line of Credit
Jackson Hewitt I Power Card
PO Box 71402
Salt Lake City, UT 84171-0402

Nadler & Associates
2871 Acton Road, Ste 101-A
Birmingham, AL 35243-2560

New Horizons Recovery Center
4040 South Memorial Parkway
Huntsville, AL 35802-4364

Pay America
450 10th Circle North
Nashville, TN 37203-3313

RADIOLOGY OF HUNTSVILLE,PC
C/O FOX COLLECTION CENTER
PO BOX 528
GOODLETTSVILLE, TN 37070-0528

RIVERA FITNESS CENTER
7919 US HIGHWAY 72
MADISON, AL 35758-0000

RIVERIA FITNESS CENTER
C/O PARAMOUND ACCEPTANCE CORP
PO BOX 17317
SALT LAKE CITY, UT 84117-0317

(p)RMB INC
COMPLIANCE DEPT
409 BEARDEN PARK CIRCLE
KNOXVILLE TN 37919-7448

Redstone Fcu
220 Wynn Dr Nw
Huntsville, AL 35893-0001

The Eye Center
401 Meridian Street, Ste 200
Huntsville, AL 35801-4719

(p)TMX FINANCE LLC FORMERLY TITLEMAX
15 BULL STREET
SUITE 200
SAVANNAH GA 31401-2686

Titlemax
2710 Memorial Parkway SW
Huntsville, AL 35801-5631

United Consumer Financial Services
865 Bassett Rd
Westlake, OH 44145-1194

United Consumer Financial Services
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite #200
Tucson, AZ 85712-1083

United Consumer Financial Services
Po Box 856290
Louisville, KY 40285-6290

Jeffrey B. Irby
Jeffrey B. Irby, P.C.
229 East Side Square
Huntsville, AL 35801-8833

L. B. Gore
Interim Trustee
P.O. Box 2388
Decatur, AL 35602-2388

Yolanda Ann Modacure
PO Box 1846
Huntsville, AL 35807-0846

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

RMB Inc
Po Box 11185
Knoxville, TN 37939

TitleMax of Alabama, Inc. d/b/a TitleMax
Lisa Gordon, Cl Sig
15 Bull Street, Suite 200
Savannah, GA 31401

(d)TitleMax of Alabama, Inc. d/b/a TitleMax
Tiffany Walker
15 Bull Street, Suite 200
Savannah, GA 31401

End of Label Matrix
Mailable recipients 48
Bypassed recipients 0
Total 48